

### ABSTRACT

A data carrier has stored thereon a secret code and a user's biometric data. In using the data carrier, a data carrier terminal is first authenticated for access to data stored in the data carrier by reading a secret code from the data carrier in a manner known only to an authorized terminal, and then displaying the read secret on the data carrier terminal. If the user determines that the displayed secret code is correct, the user then presents a biometric feature which is read and compared to the biometric data stored on the data carrier. If the read biometric data matches the stored biometric data, then the user is authorized for further use of the data carrier on the data carrier terminal.